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1	COMPARISON SURVEY OF MEDICAL BENEFITS OFFERED BY UNIVERSITIES/COLLEGES TO RETIREES, AS REPORTED BY ASSOCIATIONS WHO ARE MEMBERS OF COLLEGES AND UNIVERSITIES RETIREES ASSOCIATIONS OF CANADA (CURAC/ARUCC). Data collected by CURAC via its Benefits Network during the 1st Quarter of 2016 (Responses voluntary)												
2	Univ/Coll	Who belongs to Association	Sponsored Extended Health Plan		Where the University/College sponsors a retirees' EHB plan, does it include the following:								
3			Is it Offered?	Is it subsidized	Hospital Semi Priv or Priv.	Prescr Drugs	Home Nursing	Ambulance	Equipment Prosthetics etc.	ParaMedical Practitioner. Physio, Massage, Chiro, Osteo, Psychotherapy	Vision	Dental	Travel Insur.
4	U of Alta	Academics & Senior Admin	No	x	x	x	x	x	x	x	x	x	x
5	Bishops	ALL	Yes Lifetime	90%	Yes	Yes	Some	Yes	Yes	Yes (Limit on Psychoth = \$1000 per year) No massage	Yes \$200 p.a.	No	Yes. 60 day limit. 3 mon stability cl. Repatriation but no trip cancellation
6	UBC	Academics & Senior Admin	Yes Subject to \$200,000 lifetime maximum	No	Yes	Yes, annual deductible of \$1,000	No	Yes	Yes	Physio & Massage combined \$250 p.a. Psychotherapy \$100 p.a. Chiro, Psychoth \$100 p.a. each. No Osteo	No	Can be purchased separately	Yes. 90 day limit. Repatriation of patient or remains, car. Travel costs for family member. No trip cancellation
7	Brock	ALL	No	x	x	x	x	x	x	x	x	x	x
8	U of Calgary	Academics & Senior Admin	No	x	x	x	x	x	x	x	x	x	x
9	Carleton- 5 groups: CUASA Ex. CUASA Staff Acad Mgmt Admin Mgm Admin/Tech	ALL	Yes, life-time	100% if employed >8 yrs; cost-sharing if <8 yrs.	All 5 groups Yes	All five groups, Yes 80% coverage. See website http://carleton.ca/hr/benefits/retiree-benefits/					All yes, 80% to max of \$400 every 2 years	First 3 groups = 100% basic dental (scaling 9 mon); 80% major rest. To \$1,000 p.a.; Orthodontal lifetime \$2,500 per person Groups 4 and 5, no coverage except accidental dental	All five groups - yes Emergency for first 180 days of a trip. 100% reimbursement, lifetime max \$1 million per covered person, no deductible, pre-existing clause may apply.
10	Dalhousie	ALL	Yes Lifetime	No	x	x	Yes 80% to \$2000 p.p.; then 50% max to \$13,000 p.a.	Yes, \$120 per year	80% once per lifetime. Hearing Aids \$200 per 7 yrs	0% massage. Other paramedical 80% to \$500 per annum.	\$100 per two yrs	None	180 days. 6 mos stability, repatriation of patient, \$\$ for family to come, repatriation of remains, cost to return auto. Trip Cancellation NO

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11	Univ/Coll	Who belongs to Association	Sponsored Extended Health Plan		Where the University/College sponsors a retirees' EHB plan, does it include the following:								
12			Is it Offered?	Is it subsidized	Hospital Semi Priv or Priv.	Prescr Drugs	Home Nursing	Ambulance	Equipment Prosthetics etc.	ParaMedical Practitioner. Physio, Massage, Chiro, Osteo, Psychotherapy	Vision	Dental	Travel Insur.
13	Guelph	ALL	Yes Lifetime	Major Med = 70% Dental = 50%	Yes. 180 days per illness	Yes	Yes up to \$25,000 pp, p.a.	Yes	Yes - See web for variety of coverages	Limited coverage per visit, up to \$300 per practitioner per year. With prescription, no limit on physio; massage, speech path, & psychologists varied limits and max per year.	Eye exams every two years. Eyewear \$350 per child yearly; per adult per two years.	Basic services 100% up to \$2500 per person, per year. Scaling - nine mons Restorative: 67% up to \$2,500 per person, per year	Out of Province/out-of-country - Lifetime max \$1 M per insured person for emergency and referrals medical expenses. <u>Travel Assistance</u> to \$5,000 for each emergency. Trip Limit = OHIP Limit Stability CI - ?? See web for details.
14							See EHB & Travel Insurance details of Guelph at www.uoguelph.ca/HR/hrmanual/retireegroupbenefits.php						
15	Lakehead (RALU) Varies by grp & yr of retirement	ALL	Yes Lifetime	No									Emergencies and referrals only. Trip Duration = 90 days. Repatriation of patient or remains, car, cost for family. No trip cancellation
16	Lakehead All <Oct 2008				Yes	Yes	80% up to \$10,000 p.a.	80% up to \$1,000 p.a.	Limits & eligibility vary	\$8 per visit up to \$200 p.a., except \$10 per visit for psychotherapy	\$120 every 2 yrs	Basic = unlimited Major \$1,500 p.a. Scaling - 6 mons	
17	Lakehead Fac > Oct '08				Yes	90%	80% up to \$5,000 p.a.	80% up to \$1,000 p.a.	Same as ^	Same but max of \$350 p.a. per practitioner	\$150 every 2 yrs	Basic \$2,500 p.a. Scaling - 9 mos Major \$2,500 p.a.	
18	Lakehead Staff >Oct'08				Yes	90% 1st \$1,000/ fam., then 100%	80% up to \$5,000 p.a.	80% up to \$1,000 p.a.	Same as ^	Same but max of \$350 p.a. per practitioner	\$150 every 2 yrs	Same as ^	
19	Laurentian	Academics only	No	x	x	x	x	x	x	x	x	x	x
20	McGill - MAUT-RS McGill MURA	Academics only ---- ALL who wish	Yes Lifetime	Yes -50%. After May 31, down to 30% for health & 0% for dental	Yes	Yes. After 65, pays for drugs not on RAMQ list	Yes	No. 65+ is free to Que residents	Yes	Physio - yes. Chiro, Osteo, Acupunc, Dietic = max \$300 per year Psychoth - \$15 per session No massage covered	Only eye exams, which are free anyway to 65+	Scaling - 6 mos. Yes to other dental up to max of \$2,000 p.a. basic & major	Emergencies only. Trip limit - 90 days Stability cl - 90 days Repatriation of patient, \$\$ for family to come, repatriation of remains, cost to return auto. No trip cancellation.

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21	Univ/Coll	Who belongs to Association	Sponsored Extended Health Plan		Where the University/College sponsors a retirees' EHB plan, does it include the following:								
22			Is it Offered?	Is it subsidized	Hospital Semi Priv or Priv.	Prescr Drugs	Home Nursing	Ambulance	Equipment Prosthetics etc.	ParaMedical Practitioner. Physio, Massage, Chiro, Osteo, Psychotherapy	Vision	Dental	Travel Insur.
23	McMaster	ALL	Yes Lifetime	Wide variation among 17 employee groups. Under revision.	Yes - Max of \$110 per day	Yes	Yes - 40% of 1st \$25,000; \$80% of next \$25,000. Benefit reinstated re 2 yr formula	Yes, 100%	Yes. \$50 pp deductible per yr. 75% of next \$400 and 100% of remainder in benefit year	Yes, with maximums ranging from \$225 to \$500 per year	Yes. \$125 to \$250 for one purchase every 2 yrs	80-100% for basic; 50-70% for root canals; crowns, bridges, dentures - \$2000-\$2,500 per year Scaling 6-9 mos	Yes. 100% of emergency services up to lifetime max \$10,000 regardless of pre-existing conditions. Retiree & spouse only. 30 days limit
24	Manitoba	ALL	Yes Lifetime	Yes -50% up to age 75	Yes	Yes. 60% up to \$1,000; 100% up to min of provided or \$1,500	Max of \$5,000 per year, per person	Yes, 100%	Yes	80% of first \$500 p.a., 100% thereafter for Physio & Chiro is the same. No massage, Osteo or Psychotherapy	No, but 1 pr of eyewear after cataract surgery	80% of all dental up to \$1,000 p.a. Scaling twice per year	No
25	Memorial	ALL	Yes Lifetime	Yes, 50%	Yes	Yes	Yes	Yes	Yes	Yes	Yes. \$250 every 24 mos	Basic - yes, Scaling - 6 mos, Major-70% up to \$1,200 p.a.	Yes. 180 day trip limit. 6 months stability cl. Repatriation of patient, travel costs for family, repatriation of remains, return of auto. No trip cancellation
26					For details of Memorial: http://www.mun.ca/hr/services/benefits/2014_RET_GRP_BENEFITS_GUIDE.pdf								
27	UNB	ALL	No	x	x	x	x	x	x	x	x	x	x
28	OCRA (6)												
29	1) Geo Brown	ALL	Yes	No	Yes	Yes	Max of \$25,000 p.a.	85%	85%	85% to max of para-medical \$1,500 pp, p.a., + \$200 per eye lifetime for intraoptic lens following cataract surgery	\$300 every 2 yrs, and each year for children	Can be purchased under separate plan.	No
30	2) Fanshawe												
31	3) Humber												
32	4) Niagara												
33	5) St.Clair												
34	6)St Lawrence												

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35	Univ/Coll	Who belongs to Association	Sponsored Extended Health Plan		Where the University/College sponsors a retirees' EHB plan, does it include the following:									
36			Is it Offered?	Is it subsidized	Hospital Semi Priv or Priv.	Prescr Drugs	Home Nursing	Ambulance	Equipment Prosthetics etc.	ParaMedical Practitioner. Physio, Massage, Chiro, Osteo, Psychotherapy	Vision	Dental	Travel Insur.	
37	U. Ottawa	Academics incl. Libr & Prof Counsellors	Yes - *Hospital Insurance & HCSA **Also, 3 optionals.	No	*Hospital insurance plan covers semi or private. All these services may be covered if funds available in HCSA (Health Care Spending Account) which is available to members who retired >May '01. HCSA has limited funds. In 2015 the max for all services, was \$1,250 per person per year. **If employee opts for the Manulife Follow Me, MROO (Municipal Retirees' Organization of Ontario), or OTIP the terms and availability of this coverage will depend on their policy. They may only opt for these plans if they were covered by a similar plan while they were employed. Enrolment is available, then, if aged 65 and within 60 days of retirement date.								No	
38	Queens	Academics & Senior Admin	Yes	Yes. 100% reimbursement <65 , 80% >65%	Yes	Yes	80% to \$10,000. Life Max \$25,000	Yes	Yes. Percentages and Max apply	Physio - initial \$55 (Priv), \$40 (OHIP); subseq \$35 (Priv), \$20 (OHIP) Chiropractor, Podia, Osteo, Naturo - 50% up to \$300 max per practitioner p.a. No massage	No	Accidental only	Yes. Details not given	
39	Regina	Academic staff, Sr. Admin, Tech and Prof Staff	Yes Lifetime	No	Yes, Priv 30 days a yr	No	80% to \$25,000 p.a.	Yes	Yes, Limits and Max apply	Yes. \$200 per year per practitioner	\$50 per person per 2 yrs	Accidental only	No	
40					See details of Regina coverage at: www.sk.bluecross.ca/personal/benefits									
41	St. Mary's	ALL	No	x	x	x	x	x	x	x	x	x	x	
42	St. Thomas	ALL	Yes Until age 70	Yes. Cost shared. <65 shared as directed by collective agreement> 65 to 70, employee pays 100%	Yes	Yes	Yes	Yes	Yes	Yes	\$120 for eye exam in 24 mon period. \$200 for glasses for faculty; \$150 for others	Yes. Basic. Scaling once a year. Major for faculty only - Limit of \$1,500 p.a. Dentures for faculty only - to limit of \$1,500 p.a.	Yes, through separate provider. 180 days trip limit. Stability cl = 6 mos. Coverage for repatriation of patient, travel costs for family member, rep of remains, return of auto. No trip cancellation	

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43	Univ/Coll	Who belongs to Association	Sponsored Extended Health Plan		Where the University/College sponsors a retirees' EHB plan, does it include the following:									
44			Is it Offered?	Is it subsidized	Hospital Semi Priv or Priv.	Prescr Drugs	Home Nursing	Ambulance	Equipment Prosthetics etc.	ParaMedical Practitioner. Physio, Massage, Chiro, Osteo, Psychotherapy	Vision	Dental	Travel Insur.	
45	Simon Fraser	ALL 2 classes and each treated according to hiring dates before or after 2001 & 2003	Yes Lifetime, Limit of \$150,000 if hired before 2001/2003 Limit of \$15,000 if hired after 2001/2003	Varies - by dates. If hired <2001/2003 University pays 50%; if hired >2001/2003 University pays 0%	Yes	Yes 80% to max of \$1,000; then 100% subject to contract max	Yes, Yearly \$10,000; lifetime max \$25,000	Yes	Yes 80% to max of \$1,000; then 100% subject to contract maximum for the equipment	Yes, Number of visits per service is varied, as are the contract maximum. 80% to max of \$1,000; then 100% subject to contract maximum for each practitioner	\$200 every 24 months for hires prior to 2001/03 None for later hires	Yes. Basic. Scaling twice a year. Major 50% up to limit of \$1,000 p.p., p.a. Dentures - yes but with limits	Yes. Trip limit of 90 days. Emergency care only. Repatriation of patient, no mention of family, repatriation of remains, no mention of auto. No trip cancellation.	
46	U. Toronto	Academics	Yes Lifetime	Yes 80%	Yes Details for these and more on categories to the right may be found at the website: http://www.hranequity.utoronto.ca/faculty-librarians/benefits.htm OR www.hranequity.utoronto.ca/faculty-librarians/benefits/Benefits/waicf/hbp.htm					Yes to Physio, Massage, Chiro, Osteo, Dietician, Acupuncturist, OT. Physician recommendation required. \$950 max for all practitioners combined per year. Psychotherapy - Yes to max of \$2,000 per year	\$400 every two years	Basic - unlimited. Major Services - 80% to max of \$2,500 per benefit year. Ortho - 50% to max of \$2,500 per year	Yes. OHIP limit of days per trip. Stab clause - not specific \$1 million per person per year for all emergency expenses. \$50,000 per person p.a. for referred services.	
47	Trent	ALL	No	x	x	x	x	x	x	x	x	x	x	
48	Victoria	ALL	Yes (2) Pacific BC \$100,000 Lifetime Max	No	Yes, Semi	Yes. Pharmacare Low Cost Alt	No	Yes	Yes, Limits and Max apply	Yes. Physio, Massage, Chiro, Psychoth - covered up to \$300 p. a. No osteopathic	No	No. Separate policy available at added cost.	No	
49			Johnsons		Yes, up to \$165 a day Private \$100%	Yes - 2 options \$2,000 per household p.a. OR \$4,000 per household p.a.	Yes. \$50 per day up to 10 days after a hospital stay	Yes	Yes, Limits and Max apply	Yes. Combined paramedical services covered to \$1,000 per year.	\$400 per year	No. Separate policy available at added cost.	May choose between Extended Medical with or without travel. If former, 62 days per year, repatriation of patient, return of auto, trip cancellation.	

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50	Univ/Coll	Who belongs to Association	Sponsored Extended		Where the University/College sponsors a retirees' EHB plan, does it include the following:								
51			Is it Offered?	Is it subsidized	Hospital Semi Priv or Priv.	Prescr Drugs	Home Nursing	Ambulance	Equipment Prosthetics etc.	ParaMedical Practitioner. Physio, Massage, Chiro, Osteo, Psychotherapy	Vision	Dental	Travel Insur.
52	WLU	ALL	Yes Annual Maximum = \$30,000 Lifetime for retiree; expires for spouse two yrs after retiree dies.	100%	Yes, private	Yes	Yes to maximum of \$5,000 p.a.	Yes	Yes	Physio, Massage, Chiro, Osteo: \$450 p.a., \$25 p.a. for x-rays for latter 2. Psychotherapy - \$500 p.a.	Every 2 years: eye-exam; \$350 for glasses ; contacts for special condition \$200 .	Basic & root canals - 100% subject to max of \$2,500 p.a. Scaling - 2 a year Major 50% to max of \$2,500 p.a.. Ortho Max - \$2,000 lifetime	No limit on duration of trip. No stability clause. OOC emergency care included in \$30,000 annual maximum. Non-emergency OOC care= \$25,000 lifetime max. Repatriation of patient, travel costs for family to \$1,500, repatriation of remains, return of auto to max \$1,000
53	Windsor	Academics & Librarians	Yes Lifetime	No, but 50% on dental	Yes, private	Optional. Expensive option and once in you can't opt out. Most don't choose to take it.	Yes, \$1,000 max p.a.	Yes, \$100 per trip	Yes, limits apply. Orthotics \$450 every 12 mos. \$1,000 for hearing aid every 5 years.	Yes to Physio, Massage, Chiro, and Psychotherapy. No Osteopathic	No	Yes. 80% fillings and x-rays; 50% scaling every 6 mos; Major 50%	Emergency only. Had 180 days; now have option of 90 per trip with prem adjusted downward. Stability conditions; long list of limitations and exclusions. Repratriation of patient, travel costs for family member, repatriation of remains. No trip cancellation.

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54			Sponsored Extended		Where the University/College sponsors a retirees' EHB plan, does it include the following:								
55	Univ/Coll	Who belongs to Association	Is it Offered?	Is it subsidized	Hospital Semi Priv or Priv.	Prescr Drugs	Home Nursing	Ambulance	Equipment Prosthetics etc.	ParaMedical Practitioner. Physio, Massage, Chiro, Osteo, Psychotherapy	Vision	Dental	Travel Insur.
56	York -YUFA	Academics	Yes Lifetime	Yes about 65%	Yes, Priv	80%	Yes	Yes	Yes	80% Limited chiropractic. No massage	\$100 per eye after non-refractive surgery	Basic Yes. Scaling every 6 mos Major - 85%. Max \$1,250 per person for all dental per year Dentures - No	Yes. 60 day limit per trip. Emergencies only. Lifetime limit goes up to \$1 Million May 1, 2016 Stability clause unclear at present. Current coverage restricted to emergency care and repatriation of patient
57	York - YURA	ALL	Yes	For some employee grps	Yes	Yes	Yes	Yes	Yes	Yes to Physio, Chiro, Osteo, Psychoth. No Massage	\$100 p.a. for some employee groups	Basic - Yes. Scaling 6 mos Major - yes, 50%. Annual max. Dentures yes 50%, annual max.	Yes, to a lifetime max as per employee grp (\$10,000 or \$20,000) No stability clause. Covers emergency patient care out of country only; no repatriation, family travel, etc.